



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** [PINNACLE FINANCIAL PARTNERS, INC.](#)

**City/State** [NASHVILLE, TN](#)

## Bank Holding Company Information

Federal Reserve District: [6](#)

Consolidated Assets (\$000): [35,412,309](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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NASHVILLE, TN 37201

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## Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000) .....	34,796,363	30,464,405	32,280,008	26,419,159	23,608,500
Net income (\$000) .....	257,218	90,800	312,321	400,881	359,440
Number of BHCs in peer group .....	131	127	128	125	118

Earnings and Profitability:	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.68	2.65	50	2.64	2.84	30	2.60	2.77	33	2.91	3.01	38	3.17	3.08	48
+ Non-interest income .....	1.09	1.11	56	0.90	1.14	42	0.95	1.21	43	0.98	1.32	42	0.84	1.31	31
- Overhead expense .....	1.85	2.24	25	1.73	2.63	13	1.76	2.57	16	1.89	2.69	16	1.91	2.71	13
- Provision for credit losses .....	0.06	-0.15	87	1.10	0.85	70	0.59	0.51	65	0.10	0.15	45	0.15	0.14	60
+ Securities gains (losses) .....	0	0.01	59	0	0.03	47	0	0.02	48	-0.02	0.01	5	-0.01	0	18
+ Other tax equivalent adjustments .....	0	0	7	0	0	6	0	0	6	0.05	0	94	0	0	8
= Pretax net operating income (tax equivalent) .....	1.87	1.79	61	0.71	0.64	42	1.20	1.04	58	1.93	1.56	81	1.95	1.57	83
Net operating income .....	1.48	1.36	64	0.60	0.48	48	0.97	0.81	64	1.52	1.19	84	1.52	1.24	79
Net income .....	1.48	1.35	64	0.60	0.50	47	0.97	0.82	63	1.52	1.19	84	1.52	1.24	79
Net income (Subchapter S adjusted) .....		2.16			0.93			1.18			1.17				1.42
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.22	3.14	52	3.74	3.78	46	3.49	3.55	42	4.49	4.41	57	4.53	4.24	70
Interest expense .....	0.34	0.27	69	0.86	0.66	75	0.67	0.52	74	1.26	1.08	70	0.99	0.86	68
Net interest income (tax equivalent) .....	2.88	2.85	48	2.88	3.10	32	2.82	3.01	33	3.22	3.33	40	3.54	3.38	52
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.19	0.13	65	0.15	0.28	46	0.18	0.27	47	0.09	0.21	34	0.11	0.22	40
Earnings coverage of net loan and lease losses (X) .....	15.27	4.52	54	17.27	21.56	64	14.30	22.91	55	32.64	24.40	76	26.85	21.75	71
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.20	1.39	37	1.27	1.51	34	1.27	1.58	31	0.48	0.83	20	0.47	0.90	15
Allowance for loan and lease losses / Total loans and leases .....	1.19	1.37	38	1.26	1.48	35	1.26	1.55	32	0.48	0.81	20	0.47	0.89	15
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.26	0.63	14	0.35	0.66	21	0.37	0.71	19	0.46	0.57	40	0.58	0.61	49
30–89 days past due loans and leases / Total loans and leases .....	0.07	0.27	15	0.08	0.36	14	0.18	0.39	25	0.17	0.43	19	0.33	0.44	40
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-0.67	-1.82	58	10.86	6.94	66	4.83	3.20	61	17.74	14.45	65	12.60	16.62	41
Net short-term noncore funding dependence .....	-5.04	-8.21	56	5	-2.29	73	-0.42	-4.76	64	10.16	3.38	69	5.43	4.66	43
Net loans and leases / Total assets .....	64.12	59.81	61	66.94	63.21	50	63.72	61.58	47	71.18	63.77	64	70.61	63.98	59
<b>Capitalization</b>															
Tier 1 leverage ratio .....	9.16	9.11	54	8.45	9.03	33	8.63	9.13	39	9.08	9.76	35	8.91	9.71	22
Holding company equity capital / Total assets .....	14.41	10.88	91	14.08	11.06	88	14.04	11.16	86	15.67	12.43	86	15.84	12.22	87
Total equity capital (including minority interest) / Total assets .....	14.41	11.01	90	14.08	11.18	88	14.04	11.29	86	15.67	12.57	85	15.84	12.27	86
Common equity tier 1 capital / Total risk-weighted assets .....	10.49	12.69	18	9.56	12.01	11	10.03	12.38	16	9.70	12.17	12	9.58	12.12	7
Net loans and leases / Equity capital (X) .....	4.45	5.51	27	4.75	5.78	27	4.54	5.58	27	4.54	5.21	34	4.46	5.29	28
Cash dividends / Net income .....	13.75	25.30	29	27.34	60.26	22	18.25	42.30	17	12.43	33.12	15	12.65	27.31	18
Cash dividends / Net income (Subchapter S adjusted) .....		-21.71			61.66			-0.65			-12.02				17.36
<b>Growth Rates</b>															
Assets .....	6.21	9.29	45	25.63	17.07	80	25.63	16.68	78	11.08	9.26	70	12.72	7	83
Equity capital .....	8.64	9.31	61	12.43	6.16	77	12.60	6.99	79	9.83	10.49	64	6.96	7.89	63
Net loans and leases .....	1.73	0.79	70	18.63	13.26	77	12.46	9.07	70	11.99	9.10	70	12.61	7.89	79
Noncore funding .....	-39.89	-23.76	31	10.15	-2.41	70	11.20	-12.18	78	23.49	6.59	80	2.36	10.67	37
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0.50	1.14	78
Long-term debt / Equity capital .....	8.16	11.05	52	8.85	13.39	55	8.47	13.56	50	11.37	13.04	63	5.36	13.37	45
Equity investment in subsidiaries / Equity capital .....	104.37	103.07	59	103.91	103.11	58	103.96	102.81	59	109.34	103.22	80	105.56	103.10	67
Cash from ops + noncash items + op expense / Op expense + dividends .....	91.40	130.64	31	212.23	154.33	72	105.59	147.24	26	160.96	190.27	42	139.05	174.91	37

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	457,291	460,318	914,830	954,008	850,321	-0.66	200.83
Income from lease financing receivables.....	4,155	3,372	7,182	4,340	3,233	23.22	5835.71
Fully taxable income on loans and leases.....	460,010	462,287	919,170	956,110	851,274	-0.49	203.72
Tax-exempt income on loans and leases.....	1,436	1,403	2,842	2,238	2,280	2.35	130.87
Estimated tax benefit on income on loans and leases.....	482	332	910	1	606	45.23	39.35
Income on loans and leases (tax equivalent).....	461,928	464,022	922,922	958,349	854,160	-0.45	203.05
Investment interest income (tax equivalent).....	56,548	54,996	110,024	97,800	93,572	2.82	315.57
Interest on balances due from depository institutions.....	1,268	2,321	4,038	9,346	6,979	-45.37	135.25
Interest income on other earning assets.....	1,594	1,508	2,730	5,415	5,079	5.70	105.94
Total interest income (tax equivalent).....	521,338	522,847	1,039,714	1,070,910	959,790	-0.29	211.53
Interest on time deposits of \$250K or more .....	3,233	9,368	15,387	17,944	9,049	-65.49	
Interest on time deposits < \$250K.....	10,718	32,995	55,254	72,658	39,795	-67.52	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	17,378	42,062	64,906	141,038	102,198	-58.68	122.60
Interest on other borrowings and trading liabilities.....	11,053	22,997	38,419	51,386	41,731	-51.94	243.69
Interest on subordinated debt and mandatory convertible securities .....	12,676	13,176	25,288	18,767	17,601	-3.79	390.37
Total interest expense.....	55,058	120,598	199,254	301,793	210,374	-54.35	248.69
Net interest income (tax equivalent).....	466,280	402,249	840,460	769,117	749,416	15.92	207.66
Non-interest income.....	190,421	136,445	306,500	259,014	198,410	39.56	232.08
Adjusted operating income (tax equivalent) .....	656,701	538,694	1,146,960	1,028,131	947,826	21.91	214.36
Overhead expense.....	321,633	263,913	568,935	498,109	450,687	21.87	194.02
Provision for credit losses.....	10,069	168,221	191,734	27,283	34,377		9.76
Securities gains (losses) .....	366	335	986	-5,941	-2,254	9.25	
Other tax equivalent adjustments .....	-8	-8	-18	13,443	-16		
Pretax net operating income (tax equivalent).....	325,005	107,416	387,760	511,010	459,939	202.57	259.82
Applicable income taxes .....	58,888	9,565	59,037	96,656	90,508	515.66	98.99
Tax equivalent adjustments .....	8,891	7,043	16,386	13,457	9,975	26.24	351.32
Applicable income taxes (tax equivalent).....	67,779	16,608	75,423	110,113	100,483	308.11	114.74
Minority interest .....	8	8	16	16	16	0.00	0.00
Net income before discontinued operations, net of minority interest .....	257,218	90,800	312,321	400,881	359,440	183.28	337.80
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	257,218	90,800	312,321	400,881	359,440	183.28	337.80
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	257,226	90,808	312,337	400,897	359,456	183.26	337.76
Investment securities income (tax equivalent).....	56,548	54,996	110,024	97,800	93,572	2.82	315.57
US Treasury and agency securities (excluding mortgage-backed securities) .....	1,578	1,450	2,321	2,820	3,478	8.83	20.73
Mortgage-backed securities .....	16,086	17,630	34,176	34,639	32,538	-8.76	138.56
All other securities .....	38,884	35,916	73,527	60,341	57,556	8.26	599.70
Cash dividends declared .....	35,361	24,822	56,985	49,828	45,454	42.46	201.79
Common .....	35,361	24,822	56,985	49,828	45,454	42.46	201.79
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3	2.92	54	3.43	3.46	49	3.22	3.27	45	4.05	4	56	4.07	3.87	67
Less: Interest expense .....	0.32	0.25	70	0.79	0.61	75	0.62	0.48	75	1.14	0.98	70	0.89	0.79	67
Equals: Net interest income (tax equivalent) .....	2.68	2.65	50	2.64	2.84	30	2.60	2.77	33	2.91	3.01	38	3.17	3.08	48
Plus: Non-interest income .....	1.09	1.11	56	0.90	1.14	42	0.95	1.21	43	0.98	1.32	42	0.84	1.31	31
Equals: adjusted operating income (tax equivalent) .....	3.77	3.82	53	3.54	4.05	22	3.55	4.04	27	3.89	4.41	26	4.01	4.46	27
Less: Overhead expense .....	1.85	2.24	25	1.73	2.63	13	1.76	2.57	16	1.89	2.69	16	1.91	2.71	13
Less: Provision for credit losses .....	0.06	-0.15	87	1.10	0.85	70	0.59	0.51	65	0.10	0.15	45	0.15	0.14	60
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	59	0	0.03	48	0	0.02	48	-0.02	0.01	5	-0.01	0	17
Plus: other tax equivalent adjustments .....	0	0	7	0	0	6	0	0	6	0.05	0	94	0	0	8
Equals: Pretax net operating income (tax equivalent) .....	1.87	1.79	61	0.71	0.64	42	1.20	1.04	58	1.93	1.56	81	1.95	1.57	83
Less: Applicable income taxes (tax equivalent) .....	0.39	0.41	46	0.11	0.16	30	0.23	0.23	50	0.42	0.36	68	0.43	0.33	79
Less: Minority interest .....	0	0	80	0	0	82	0	0	79	0	0	73	0	0	73
Equals: Net operating income .....	1.48	1.36	64	0.60	0.48	48	0.97	0.81	64	1.52	1.19	84	1.52	1.24	79
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.48	1.35	64	0.60	0.50	47	0.97	0.82	63	1.52	1.19	84	1.52	1.24	79
Memo: Net income (last four quarters) .....	1.39	1.25	67	1.03	0.81	67	0.97	0.82	63	1.52	1.19	83	1.52	1.24	79
Net income—BHC and noncontrolling (minority) interest .....	1.48	1.37	64	0.60	0.50	47	0.97	0.83	63	1.52	1.20	84	1.52	1.25	79
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	92.97	93.15	48	91.77	91.74	50	92.38	92.32	51	90.31	91.05	38	89.73	91.48	27
Average interest-bearing funds / Average assets .....	62.42	62.32	56	64.96	65.48	47	63.91	64.06	50	66.42	65.57	53	65.30	65.56	48
Interest income (tax equivalent) / Average earning assets .....	3.22	3.14	52	3.74	3.78	46	3.49	3.55	42	4.49	4.41	57	4.53	4.24	70
Interest expense / Average earning assets .....	0.34	0.27	69	0.86	0.66	75	0.67	0.52	74	1.26	1.08	70	0.99	0.86	68
Net interest income (tax equivalent) / Average earning assets .....	2.88	2.85	48	2.88	3.10	32	2.82	3.01	33	3.22	3.33	40	3.54	3.38	52
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.01	4.05	50	4.39	4.44	52	4.23	4.27	51	5.09	5.09	55	5.06	4.95	67
Interest-bearing bank balances .....	0.08	0.11	17	0.38	0.50	35	0.20	0.27	31	2	2.04	42	1.69	1.64	52
Federal funds sold and reverse repos .....	0.31	0.26	71	0.25	0.94	16	0.13	0.68	20	1.69	2.44	26	1.82	2.17	28
Trading assets .....	0	0.42	27	0	0.67	24	0	0.60	23	0	0.99	21		1.11	
Total earning assets .....	3.17	3.11	51	3.69	3.74	43	3.43	3.51	38	4.49	4.36	60	4.48	4.20	69
Investment securities (tax equivalent) .....	2.36	1.80	85	2.76	2.51	74	2.61	2.25	79	2.83	2.76	59	3.04	2.68	78
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.81	1.28	25	1.86	2.01	47	1.48	1.75	36	2.19	2.32	47	2.77	2.05	88
Mortgage-backed securities .....	1.87	1.56	77	2.19	2.33	29	2.11	2.05	53	2.55	2.61	44	2.43	2.50	47
All other securities .....	2.75	2.91	48	2.98	3.48	34	2.88	3.24	39	3.03	4.06	18	3.39	4.20	36
Interest-bearing deposits .....	0.32	0.24	71	0.98	0.70	77	0.74	0.53	75	1.57	1.10	81	1.15	0.81	80
Time deposits of \$250K or more .....	0.92	0.76	68	2.20	1.67	90	1.89	1.42	85	2.31	1.96	80	1.56	1.44	62
Time deposits < \$250K .....	0.91	0.72	73	1.97	1.58	82	1.72	1.36	80	2.31	1.82	81	1.58	1.29	68
Other domestic deposits .....	0.21	0.17	69	0.67	0.50	77	0.46	0.36	75	1.29	0.93	81	1.01	0.67	80
Foreign deposits .....		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos .....	0.16	0.19	64	0.25	0.85	12	0.23	0.62	14	0.50	1.86	16	0.47	1.51	18
Other borrowed funds and trading liabilities .....	1.85	1.31	72	1.78	1.62	59	1.77	1.50	64	2.05	2.38	29	2.07	2.28	42
All interest-bearing funds .....	0.51	0.40	69	1.22	0.92	78	0.97	0.74	76	1.72	1.49	69	1.36	1.19	68

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018			
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....		190,421		136,445		306,500		259,014		198,410		
Fiduciary activities income .....		9,749		8,128		16,496		14,184		13,143		
Service charges on deposit accounts - domestic .....		13,685		13,136		25,844		28,754		24,906		
Trading revenue.....		501		-1,137		-1,109		-80		0		
Investment banking fees and commissions.....		17,188		15,210		29,536		24,188		21,282		
Insurance activities revenue.....		5,631		5,471		10,055		9,344		9,332		
Venture capital revenue.....		10,397		-453		1,068		2,786		3,287		
Net servicing fees .....		3,342		2,406		5,452		4,216		2,998		
Net securitization income .....		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		29,217		26,673		60,657		23,787		22,635		
Other non-interest income.....		100,711		67,011		158,501		151,835		100,827		
Total overhead expenses .....		321,633		263,913		568,935		498,109		450,687		
Personnel expense.....		213,415		154,277		334,292		313,359		271,673		
Net occupancy expense.....		26,492		25,544		52,021		48,374		46,796		
Goodwill impairment losses .....		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		4,373		4,999		9,793		9,908		10,549		
Other operating expenses.....		77,353		79,093		172,829		126,468		121,669		
Fee income on mutual funds and annuities.....		3,645		3,085		6,271		6,193		7,013		
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0		0		
Number of equivalent employees .....		2,706		2,578		2,634		2,440		2,297		
Average personnel expense per employee.....		78.87		59.84		126.91		128.43		118.27		
Average assets per employee.....		12,858.97		11,817.07		12,255.13		10,827.52		10,277.97		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....	1.91	2.15	50	2.26	2.20	55	2.05	2.02	57	2.39	2.72	49
Overhead expenses / Net Interest Income + non-interest income .....	49.65	59.03	15	49.64	63.28	11	50.32	62.28	13	48.45	61.29	10
<b>Percent of Average Assets</b>												
Total overhead expense .....	1.85	2.24	25	1.73	2.63	13	1.76	2.57	16	1.89	2.69	16
Personnel expense.....	1.23	1.25	50	1.01	1.31	20	1.04	1.30	25	1.19	1.41	29
Net occupancy expense.....	0.15	0.24	15	0.17	0.26	14	0.16	0.26	13	0.18	0.28	17
Other operating expenses.....	0.47	0.73	12	0.55	0.99	13	0.57	0.94	16	0.52	0.97	6
Overhead less non-interest income .....	0.75	1.10	20	0.84	1.36	17	0.81	1.25	17	0.91	1.32	23
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....	48.98	58.45	15	48.99	62.83	10	49.60	61.82	11	48.45	60.64	11
Personnel expense.....	32.50	33.10	41	28.64	32.43	27	29.15	32.36	26	30.48	32.39	36
Net occupancy expense.....	4.03	6.33	17	4.74	6.65	18	4.54	6.58	17	4.71	6.52	16
Other operating expenses.....	12.44	18.60	7	15.61	23.06	15	15.92	22.28	19	13.26	21.20	5
Total non-interest income .....	29	28.18	57	25.33	27.40	53	26.72	28.83	50	25.19	29.23	51
Fiduciary activities income .....	1.48	2.24	43	1.51	2.10	46	1.44	2.09	47	1.38	1.97	48
Service charges on domestic deposit accounts .....	2.08	3.19	32	2.44	3.35	31	2.25	3.27	31	2.80	3.88	36
Trading revenue.....	0.08	0.72	48	-0.21	1.60	7	-0.10	1.28	5	-0.01	1.18	4
Investment banking fees and commissions.....	2.62	2.52	67	2.82	2.64	70	2.58	2.46	68	2.35	3.54	64
Insurance activities revenue.....	0.86	0.37	80	1.02	0.39	82	0.88	0.41	80	0.91	0.47	80
Venture capital revenue.....	1.58	0.02	95	-0.08	0	6	0.09	0.01	91	0.27	0.02	92
Net servicing fees .....	0.51	0.55	64	0.45	-0.20	80	0.48	0.01	80	0.41	0.28	74
Net securitization income .....	0	0.01	44	0	0	46	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	4.45	3.83	65	4.95	2.89	75	5.29	3.92	69	2.31	1.86	68
Other non-interest income.....	15.34	9.26	83	12.44	9.31	76	13.82	9.65	79	14.77	10.04	77
Overhead less non-interest income .....	19.98	29.94	22	23.66	34.19	18	22.88	31.93	25	23.26	31.06	25
Applicable income taxes / Pretax net operating income (tax equivalent).....	18.12	21.54	16	8.90	18.39	8	15.23	18.63	25	18.91	20.56	34
Applicable income tax + TE / Pretax net operating income + TE .....	20.85	23.10	17	15.46	22.75	10	19.45	21.18	28	21.55	23.23	34

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

06/2021

**Assets**

	Dollar Amount in Thousands						Percent Change
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans .....	14,366,462	13,775,958	14,099,632	13,280,719	12,128,962	4.29	225.40
Commercial and industrial loans .....	7,218,566	8,145,334	7,111,897	5,984,949	5,216,866	-11.38	190.17
Loans to individuals .....	459,805	306,001	399,552	306,994	278,700	50.26	103.91
Loans to depository institutions and acceptances of other banks .....	0	4,801	0	4,801	4,801	-100.00	
Agricultural loans .....	1,194	200	3,569	253	264	497.00	109.84
Other loans and leases .....	934,719	373,650	928,872	309,565	128,105	150.16	3617.17
Less: Unearned income .....	0	0	0	0	0		
Loans and leases, net of unearned income .....	22,980,746	22,605,944	22,543,522	19,887,281	17,757,698	1.66	221.24
Less: Allowance for loan and lease losses .....	273,747	285,372	285,050	94,777	83,575	-4.07	345.75
Net loans and leases .....	22,706,999	22,320,572	22,258,472	19,792,504	17,674,123	1.73	220.16
Debt securities that reprice or mature in over 1 year .....	4,967,808	4,040,825	4,275,455	3,381,375	2,415,300	22.94	412.13
Mutual funds and equity securities .....	25,284	25,664	25,636	25,135	24,369	-1.48	
Subtotal .....	27,700,091	26,387,061	26,559,563	23,199,014	20,113,792	4.98	243.57
Interest-bearing bank balances .....	2,731,512	2,476,112	3,746,012	347,829	516,920	10.31	598.88
Federal funds sold and reverse repos .....	500,000	3,798	12,141	20,977	1,849	13064.82	15905.12
Debt securities that reprice or mature within 1 year .....	359,298	317,676	339,776	347,616	862,668	13.10	114.25
Trading assets .....	66,074	122,073	101,602	43,136	0	-45.87	
Total earning assets .....	31,356,975	29,306,720	30,759,094	23,958,572	21,495,229	7.00	263.60
Non-interest-bearing cash and due from depository institutions .....	159,863	213,551	203,296	157,901	202,924	-25.14	105.43
Premises, fixed assets, and leases .....	290,912	360,170	373,669	349,202	265,560	-19.23	269.18
Other real estate owned .....	6,683	16,462	8,542	29,487	15,165	-59.40	33.50
Investment in unconsolidated subsidiaries .....	421,839	356,434	379,231	329,134	274,606	18.35	104.51
Intangible and other assets .....	3,176,235	3,088,963	3,209,219	2,981,202	2,777,560	2.83	327.12
Total assets .....	35,412,309	33,342,112	34,932,860	27,805,498	25,031,044	6.21	263.74
Quarterly average assets .....	35,011,979	32,757,813	34,394,251	27,552,013	24,721,519	6.88	276.80
Average loans and leases (YTD) .....	23,013,945	21,133,228	21,821,083	18,841,525	16,894,155	8.90	235.00
<b>Memoranda</b>							
Loans held-for-sale .....	82,811	85,644	119,021	99,405	50,149	-3.31	32.62
Loans not held-for-sale .....	22,897,935	22,520,300	22,424,501	19,787,876	17,707,549	1.68	222.90
Real estate loans secured by 1–4 family .....	3,351,905	3,077,453	3,145,528	3,107,433	2,854,174	8.92	203.38
Commercial real estate loans .....	10,993,639	10,679,665	10,932,677	10,150,523	9,252,687	2.94	233.83
Construction and land development .....	2,791,611	2,574,494	2,901,746	2,430,483	2,072,455	8.43	241.82
Multifamily .....	739,788	574,328	663,664	631,616	671,156	28.81	155.24
Nonfarm nonresidential .....	7,462,240	7,530,843	7,367,267	7,088,424	6,509,076	-0.91	241.26
Real estate loans secured by farmland .....	20,918	18,840	21,427	22,763	22,101	11.03	23.96
Total investment securities .....	5,352,390	4,384,165	4,640,867	3,754,126	3,302,337	22.08	370.44
U.S. Treasury securities .....	111,469	72,612	82,210	72,867	30,300	53.51	
US agency securities (excluding mortgage-backed securities) .....	422,855	76,310	76,403	79,692	70,159	454.13	338.44
Municipal securities .....	2,576,749	2,227,952	2,471,913	1,903,449	1,423,936	15.66	1204.10
Mortgage-backed securities .....	1,899,249	1,738,446	1,689,191	1,463,907	1,310,943	9.25	146.03
Asset-backed securities .....	200,088	140,415	177,935	152,972	375,583	42.50	197.11
Other debt securities .....	116,696	102,766	117,579	56,104	67,047	13.56	2549.77
Mutual funds and equity securities .....	25,284	25,664	25,636	25,135	24,369	-1.48	
Available-for-sale securities .....	4,331,070	3,310,278	3,586,681	3,539,995	3,083,686	30.84	290.46
U.S. Treasury securities .....	111,469	72,612	82,210	72,867	30,300	53.51	
US agency securities (excluding mortgage-backed securities) .....	422,855	76,310	76,403	79,692	70,159	454.13	338.44
Municipal securities .....	1,580,713	1,179,729	1,443,363	1,714,453	1,229,654	33.99	834.91
Mortgage-backed securities .....	1,899,249	1,738,446	1,689,191	1,463,907	1,310,943	9.25	146.03
Asset-backed securities .....	200,088	140,415	177,935	152,972	375,583	42.50	197.11
Other debt securities .....	116,696	102,766	117,579	56,104	67,047	13.56	2549.77
Mutual funds and equity securities .....	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation) .....	34,603	13,010	37,981	12,221	-1,151	165.97	5855.77
Available-for-sale securities appreciation (depreciation) .....	92,704	68,595	99,385	89,139	-47,541	35.15	352.59
Structured notes, fair value .....	68,901	16,434	68,976	16,696	16,455	319.26	29856.96
Pledged securities .....	845,620	1,539,320	1,549,272	1,062,751	1,157,500	-45.07	2.47

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	8,927,537	6,892,870	7,392,249	4,795,476	4,309,067	29.52	343.31
NOW, ATS and transaction accounts .....	5,581,651	4,815,012	5,689,095	3,630,168	3,464,001	15.92	323.93
Time deposits less brokered deposits < \$250K .....	293,966	841,631	-636,536	1,378,494	1,102,059	-65.07	
MMDA and other savings accounts .....	11,078,436	9,338,719	11,099,523	7,813,939	7,607,796	18.63	242.24
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	25,881,590	21,888,232	23,544,331	17,618,077	16,482,923	18.24	284.98
Time deposits of \$250K or more .....	680,557	825,486	721,995	849,591	686,757	-17.56	
Foreign deposits .....	0	0	0	0	0	0	
Federal funds purchased and repos .....	177,661	194,553	128,164	126,354	104,741	-8.68	142.32
Secured federal funds purchased .....	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	271	575,252	200,262	633,472	481,226	-99.95	-99.97
Other borrowings w/remaining maturity over 1 year .....	890,905	1,262,496	890,665	1,515,488	965,833	-29.43	371110.42
Brokered deposits < \$250K .....	1,656,590	2,808,117	3,439,173	1,713,360	1,679,427	-41.01	
Noncore funding .....	3,405,984	5,665,904	5,380,259	4,838,265	3,917,984	-39.89	138.75
Trading liabilities .....	66,890	123,418	102,919	43,344	0	-45.80	
Subordinated notes and debentures + trust preferred securities .....	671,993	669,970	670,576	749,118	465,168	0.30	192.53
Other liabilities .....	284,498	298,818	330,041	200,823	198,906	-4.79	201.71
Total liabilities .....	30,310,955	28,646,342	30,028,126	23,449,627	21,064,981	5.81	257.72
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	217,126	217,632	217,126	0	0	-0.23	
Common stock .....	76,088	75,836	75,850	76,564	77,889	0.33	80.37
Common surplus .....	3,032,338	3,019,286	3,028,063	3,064,467	3,127,720	0.43	240.92
Retained earnings .....	1,629,580	1,218,367	1,407,723	1,184,183	833,130	33.75	400.47
Accumulated other comprehensive income .....	146,099	164,526	175,849	30,534	-52,105	-11.20	2885.27
Other equity capital components .....	0	0	0	0	-20,694		
Total holding company equity capital .....	5,101,231	4,695,647	4,904,611	4,355,748	3,965,940	8.64	304.17
Noncontrolling (minority) interest in subsidiaries .....	123	123	123	123	123	0.00	0.00
Total equity capital, including minority interest .....	5,101,354	4,695,770	4,904,734	4,355,871	3,966,063	8.64	304.14
Total liabilities and capital .....	35,412,309	33,342,112	34,932,860	27,805,498	25,031,044	6.21	263.74
<b>Memoranda</b>							
Non-interest-bearing deposits .....	8,927,537	6,892,870	7,392,249	4,795,476	4,309,067	29.52	343.31
Interest-bearing deposits .....	19,291,200	18,628,965	20,313,250	15,385,552	14,540,040	3.55	265.43
Total deposits .....	28,218,737	25,521,835	27,705,499	20,181,028	18,849,107	10.57	286.94
Long-term debt that reprices within 1 year .....	1,138,291	1,055,035	1,062,913	780,000	481,226	7.89	45.38
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	4,904,611	4,355,748	4,355,748	3,965,940	3,707,952		
Accounting restatements .....	0	-31,795	-31,795	0	0		
Net income .....	257,218	90,800	312,321	400,881	359,440		
Net sale of new perpetual preferred stock .....	0	217,632	217,126	0	0		
Net sale of new common stock .....	4,513	-45,908	-37,118	-43,885	12,566		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	0	0	0	0	20,695		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	35,361	24,822	56,985	49,828	45,454		
Change in other comprehensive income .....	-29,750	133,992	145,314	82,640	-47,869		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	5,101,231	4,695,647	4,904,611	4,355,748	3,965,940		

## Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	40.57	36.32	55	41.32	36.22	55	40.36	36.22	53	47.76	37.78	65	48.46	37.19	67
Commercial and industrial loans .....	20.38	12.25	84	24.43	14.99	89	20.36	13.52	81	21.52	12.02	85	20.84	12.85	81
Loans to individuals .....	1.30	3.48	50	0.92	3.53	39	1.14	3.40	45	1.10	4.20	37	1.11	4.31	36
Loans to depository institutions and acceptances of other banks .....	0	0.01	32	0.01	0.04	75	0	0.03	31	0.02	0.04	74	0.02	0.05	73
Agricultural loans.....	0	0.21	30	0	0.20	24	0.01	0.19	32	0	0.24	27	0	0.30	26
Other loans and leases.....	2.64	4.22	42	1.12	4.66	17	2.66	4.63	41	1.11	5.01	15	0.51	5	6
Net loans and leases.....	64.12	59.81	61	66.94	63.21	50	63.72	61.58	47	71.18	63.77	64	70.61	63.98	59
Debt securities over 1 year.....	14.03	17.61	36	12.12	14.01	39	12.24	15.55	33	12.16	14.60	34	9.65	14.63	25
Mutual funds and equity securities .....	0.07	0.06	70	0.08	0.05	73	0.07	0.05	73	0.09	0.06	71	0.10	0.06	74
Subtotal .....	78.22	78.32	38	79.14	78.43	36	76.03	78.16	27	83.43	79.65	47	80.36	79.97	29
Interest-bearing bank balances .....	7.71	9.11	44	7.43	6.78	58	10.72	7.51	75	1.25	3.06	31	2.07	3.04	49
Federal funds sold and reverse repos .....	1.41	0.52	86	0.01	0.86	66	0.03	0.82	68	0.08	1.57	65	0.01	1.66	57
Debt securities 1 year or less .....	1.01	1.53	48	0.95	1.83	42	0.97	1.68	41	1.25	1.91	50	3.45	1.96	78
Trading assets .....	0.19	0.60	55	0.37	1.09	47	0.29	1.01	48	0.16	1.19	47	0	1.33	15
Total earning assets.....	88.55	91.43	14	87.90	90.72	14	88.05	91.05	13	86.16	89.53	14	85.87	89.74	12
Non-interest cash and due from depository institutions.....	0.45	1.01	11	0.64	1.08	20	0.58	1.07	13	0.57	1.14	15	0.81	1.21	23
Other real estate owned.....	0.02	0.02	69	0.05	0.03	81	0.02	0.02	68	0.11	0.03	92	0.06	0.04	71
All other assets.....	11	7.50	87	11.46	8.16	85	11.37	7.82	89	13.27	9.27	88	13.32	8.98	89
<b>Memoranda</b>															
Short-term investments .....	10.14	12.01	46	8.39	10.58	48	11.73	11.17	65	2.58	7.63	34	5.52	7.80	58
U.S. Treasury securities.....	0.31	1.08	52	0.22	0.92	53	0.24	0.84	60	0.26	1.03	56	0.12	1.04	46
US agency securities (excluding mortgage-backed securities) .....	1.19	0.77	73	0.23	0.48	48	0.22	0.63	45	0.29	0.54	50	0.28	0.69	54
Municipal securities .....	7.28	1.72	93	6.68	1.45	93	7.08	1.69	93	6.85	1.34	95	5.69	1.62	91
Mortgage-backed securities .....	5.36	12.97	16	5.21	11.11	16	4.84	11.75	15	5.26	11.44	16	5.24	11.13	17
Asset-backed securities .....	0.57	0.38	75	0.42	0.27	76	0.51	0.32	76	0.55	0.28	76	1.50	0.33	89
Other debt securities .....	0.33	0.52	56	0.31	0.39	63	0.34	0.42	59	0.20	0.39	57	0.27	0.41	63
Loans held-for-sale.....	0.23	0.42	54	0.26	0.48	48	0.34	0.52	49	0.36	0.39	61	0.20	0.30	54
Loans held for investment .....	64.66	59.85	63	67.54	63.46	52	64.19	61.72	48	71.17	63.50	65	70.74	63.93	59
Real estate loans secured by 1–4 family .....	9.47	11.69	37	9.23	12.29	35	9	11.91	36	11.18	13.29	38	11.40	13.46	40
Revolving .....	2.66	1.45	78	2.92	1.80	72	2.71	1.66	71	3.61	2.07	75	4.28	2.27	79
Closed-end, secured by first liens .....	6.75	9.84	34	6.24	9.99	31	6.22	9.81	33	7.47	10.69	34	7.03	10.57	32
Closed-end, secured by junior liens .....	0.06	0.20	28	0.07	0.26	29	0.07	0.22	30	0.09	0.28	34	0.10	0.31	30
Commercial real estate loans .....	31.04	22.48	73	32.03	21.90	75	31.30	22.22	68	36.51	22.23	84	36.96	21.58	84
Construction and land development .....	7.88	3.35	89	7.72	3.32	90	8.31	3.40	91	8.74	3.44	92	8.28	3.51	91
Multifamily .....	2.09	3.31	42	1.72	3.07	39	1.90	3.12	38	2.27	3.01	46	2.68	2.72	57
Nonfarm nonresidential .....	21.07	14.81	72	22.59	14.50	76	21.09	14.72	71	25.49	14.69	82	26	14.44	84
Real estate loans secured by farmland.....	0.06	0.34	46	0.06	0.33	45	0.06	0.33	45	0.08	0.36	51	0.09	0.41	52

## Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	62.52	59.66	48	60.94	55.37	51	62.54	57.15	52	66.78	57.46	57	68.30	56.49	64
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	14.59	19.82	32	13.61	19.50	29	13.95	19.43	32	15.63	20.75	30	16.07	21.10	26
Real estate loans secured by 1–4 family.....	4.10	2.42	77	4.31	2.79	71	4.21	2.64	72	5.05	3.15	75	6.03	3.50	78
Revolving .....	10.48	17.22	28	9.30	16.49	27	9.75	16.59	27	10.57	17.39	25	10.04	17.39	21
Closed-end.....	47.84	36.54	68	47.24	32.96	80	48.50	34.63	76	51.04	33.52	84	52.11	32.14	86
Commercial real estate loans .....	12.15	5.50	88	11.39	4.97	90	12.87	5.26	93	12.22	5.09	92	11.67	5.20	88
Construction and land development.....	2.42	1.11	81	2.57	0.93	85	2.28	0.93	81	2.91	0.94	88	3.05	1.02	88
1–4 family.....	9.73	4.33	93	8.82	3.90	92	10.59	4.19	95	9.31	4.02	91	8.62	4.05	88
Other.....	3.22	5.34	35	2.54	4.72	37	2.94	4.96	37	3.18	4.69	42	3.78	4.10	55
Multifamily.....	32.47	24.14	71	33.31	21.76	81	32.68	22.93	73	35.64	22.15	80	36.65	21.40	89
Nonfarm nonresidential .....	12.26	8.14	75	11.98	7.38	78	12.43	7.68	78	13.42	7.72	84	14.94	8.03	87
Owner-occupied.....	20.21	15.71	64	21.33	14.16	78	20.25	14.95	68	22.22	14.34	77	21.71	13.38	82
Other.....	0.09	0.59	43	0.08	0.52	43	0.10	0.54	44	0.11	0.55	49	0.12	0.63	51
Real estate loans secured by farmland.....	0	0.03	32	0.02	0.07	72	0	0.06	31	0.02	0.11	72	0.03	0.12	71
Loans to depository institutions and acceptances of other banks.....	31.41	20.98	82	36.03	23.90	84	31.55	22.17	82	30.09	19.53	84	29.38	20.32	78
Commercial and industrial loans .....	2	6.28	45	1.35	6.11	35	1.77	6.13	44	1.54	7.13	34	1.57	7.36	31
Loans to individuals .....	0.16	0.51	65	0.17	0.64	64	0.17	0.65	64	0.22	0.81	60	0.25	1.02	60
Credit card loans .....	0.01	0.37	29	0	0.31	25	0.02	0.32	33	0	0.37	26	0	0.46	26
Agricultural loans.....	4.07	8.03	43	1.65	8.93	18	4.12	9.09	41	1.56	9.85	14	0.72	9.66	6
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	444.23	383.17	56	489.57	392.62	67	467.62	381.27	63	550.15	391.26	76	575.44	379.80	79
Real estate loans secured by 1–4 family.....	103.65	124.52	41	109.37	133.24	40	104.32	125.03	41	128.72	138.18	46	135.41	137.84	49
Revolving .....	29.16	15.53	78	34.62	19.64	74	31.45	17.42	74	41.64	21.26	79	50.80	23.33	86
Closed-end.....	74.49	107.53	35	74.74	112.01	34	72.88	106.14	34	87.09	115.20	38	84.61	112.79	37
Commercial real estate loans .....	339.94	238.21	80	379.54	237.30	82	362.58	234.65	82	420.48	229.44	91	438.98	219.72	92
Construction and land development.....	86.32	35.52	92	91.49	35.78	92	96.24	35.62	93	100.68	34.95	94	98.32	35.36	95
1–4 family.....	17.19	7.06	84	20.62	6.74	88	17.07	6.34	82	23.96	6.61	91	25.68	7.04	94
Other.....	69.13	28.07	95	70.87	27.86	92	79.16	28.16	95	76.72	27.32	95	72.65	27.26	95
Multifamily.....	22.88	34.78	41	20.41	33.28	40	22.01	32.74	40	26.16	31.04	49	31.84	27.85	68
Nonfarm nonresidential .....	230.74	157.17	78	267.63	157.33	84	244.34	155.06	82	293.64	152.10	92	308.81	147.22	94
Owner-occupied.....	87.13	52.65	78	96.25	53.29	83	92.94	52.37	80	110.59	53.07	87	125.89	54.89	92
Other.....	143.62	102.08	67	171.38	101.60	81	151.40	100.54	71	183.04	97.41	87	182.93	91.80	88
Real estate loans secured by farmland.....	0	0.18	32	0.17	0.38	75	0	0.28	31	0.20	0.44	75	0.23	0.54	76
Loans to depository institutions and acceptances of other banks.....	223.21	127.07	87	289.47	159.86	92	235.87	139.91	90	247.93	122.02	92	247.51	128.82	90
Commercial and industrial loans .....	14.22	35.29	48	10.87	38.40	41	13.25	37.47	46	12.72	43.51	41	13.22	42.67	40
Loans to individuals .....	1.12	2.61	65	1.37	3.43	66	1.25	3.30	66	1.79	4.34	65	2.11	5.31	65
Credit card loans .....	0.04	2.01	30	0.01	2.03	25	0.12	1.88	35	0.01	2.18	26	0.01	2.72	27
Agricultural loans.....	28.90	46.75	45	13.28	51.14	20	30.81	49.54	45	12.82	52.44	16	6.08	51.79	7
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	37.71	28.84	69	37.45	26.07	79	38.17	27.32	79	39.21	26.45	82	38.03	24.79	81
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	267.98	187.37	81	300.83	186.18	85	285.41	183.76	84	323.06	178.57	87	320.41	167.93	88
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	355.11	244.59	80	397.08	244.21	85	378.35	240.85	83	433.65	236.10	91	446.30	225.98	93

## Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	10.14	12.01	46	8.39	10.58	48	11.73	11.17	65	2.58	7.63	34	5.52	7.80	58
Liquid assets .....	16.57	28.17	18	13.99	24.60	18	16.81	26.22	23	7.74	22.44	4	8.52	22.72	3
Investment securities .....	15.11	19.64	36	13.15	16.55	33	13.29	17.85	31	13.50	16.99	37	13.19	17.27	35
Net loans and leases .....	64.12	59.81	61	66.94	63.21	50	63.72	61.58	47	71.18	63.77	64	70.61	63.98	59
Net loans, leases and standby letters of credit .....	64.81	60.62	62	67.58	64.12	50	64.28	62.48	45	71.91	64.84	65	71.32	65.07	57
Core deposits .....	73.09	74.75	30	65.65	68.08	31	67.40	70.67	28	63.36	63.09	37	65.85	62.13	47
Noncore funding .....	9.62	10.89	57	16.99	16.68	62	15.40	14.13	66	17.40	19.36	57	15.65	21.34	45
Time deposits of \$250K or more .....	1.92	1.81	63	2.48	2.56	57	2.07	2.11	54	3.06	2.94	57	2.74	2.89	52
Foreign deposits .....	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos .....	0.50	1.20	48	0.58	1.49	46	0.37	1.47	37	0.45	1.94	38	0.42	1.97	31
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	-0.91	0.52	9	0.57	0.52	58	0.33	0.54	51	0.38	0.48	51	0.41	0.54	44
Commercial paper .....	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	0	0.99	30	1.73	2.06	55	0.57	1.24	48	2.28	3.01	46	1.92	3.67	35
Earning assets that reprice within 1 year .....	37.23	38.93	43	38.62	39.71	46	38.88	39.38	47	42.49	39.29	59	44.05	40.29	65
Interest-bearing liabilities that reprice within 1 year .....	6.05	7.04	56	10.25	9.42	69	8.04	8.20	64	11.95	10.19	70	9.82	10.01	56
Long-term debt that reprices within 1 year .....	3.21	0.26	95	3.16	0.56	90	3.04	0.47	90	2.81	0.96	84	1.92	1.34	73
Net assets that reprice within 1 year .....	27.97	30.25	40	25.20	28.34	39	27.79	29.11	43	27.73	26.63	51	32.31	27.38	58
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-0.67	-1.82	58	10.86	6.94	66	4.83	3.20	61	17.74	14.45	65	12.60	16.62	41
Net short-term noncore funding dependence .....	-5.04	-8.21	56	5	-2.29	73	-0.42	-4.76	64	10.16	3.38	69	5.43	4.66	43
Short-term investment / Short-term noncore funding .....	163.56	284.81	40	67.94	138.95	28	102.83	184.19	32	23.29	77.77	32	55.85	66.46	57
Liquid assets - short-term noncore funding / Nonliquid assets .....	12.43	34.02	22	1.91	23.27	14	6.50	28.18	19	-3.60	16.97	12	-1.49	16.04	20
Net loans and leases / Total deposits .....	80.47	74.66	68	87.46	82.84	61	80.34	79.43	54	98.07	90.31	75	93.77	90.08	58
Net loans and leases / Core deposits .....	87.73	81.17	68	101.98	93.70	72	94.54	88.34	70	112.34	103.93	72	107.23	105	62
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	1.14	0.84	65	0.50	1.82	36	1.35	1.57	53	0.53	0.72	50	-0.06	-0.82	65
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	3.06	1.94	77	2.64	4.82	22	3.54	4.31	51	3.84	1.36	91	-2.35	-1.98	41
Structured notes appreciation (depreciation) / Tier 1 capital .....	0.08	0.01	87	0	0	33	0.05	0.02	78	0.01	0	65	0	-0.05	47
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	18.61	13.42	67	23.91	12.14	71	22.16	11.38	73	5.03	12.67	51	5.88	16.19	37
Available-for-sale securities .....	80.92	84.66	32	75.51	85.75	29	77.28	87.23	25	94.30	85.40	51	93.38	81.88	64
U.S. Treasury securities .....	2.08	5.52	54	1.66	5.43	53	1.77	4.72	61	1.94	6.15	52	0.92	6.99	47
US agency securities (excluding mortgage-backed securities) .....	7.90	4.50	75	1.74	3.23	52	1.65	4.01	48	2.12	3.49	52	2.12	4.02	54
Municipal securities .....	48.14	8.87	97	50.82	9.39	97	53.26	9.83	96	50.70	7.75	98	43.12	9.16	96
Mortgage-backed securities .....	35.48	66.59	9	39.65	67.27	13	36.40	66.64	10	38.99	67.43	13	39.70	65.45	16
Asset-backed securities .....	3.74	2.05	75	3.20	1.68	77	3.83	1.91	75	4.07	1.66	78	11.37	2.05	89
Other debt securities .....	2.18	3.17	56	2.34	2.93	60	2.53	3.01	60	1.49	2.94	57	2.03	2.79	61
Mutual funds and equity securities .....	0.47	0.32	73	0.59	0.37	71	0.55	0.35	71	0.67	0.40	72	0.74	0.42	70
Debt securities 1 year or less .....	6.71	8.69	50	7.25	11.75	42	7.32	10.55	47	9.26	11.86	55	26.12	11.91	85
Debt securities 1 to 5 years .....	2.87	17.05	15	2.82	18.03	19	2.50	17.03	17	2.19	17.94	16	5.32	19.18	27
Debt securities over 5 years .....	89.95	72.17	78	89.35	66.01	84	89.62	69.86	76	87.88	66.02	76	67.82	64.73	43
Pledged securities .....	15.80	33.87	28	35.11	37.40	44	33.38	35.67	45	28.31	30.57	50	35.05	33.30	55
Structured notes, fair value .....	1.29	0.03	94	0.37	0.02	92	1.49	0.02	96	0.44	0.03	92	0.50	0.04	92
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	28.35	51.37	46	192.47	146.89	68	472	183.32	87	-48.14	26.69	3	37.67	6.77	84
Investment securities .....	22.08	33.34	46	26.24	14.17	75	23.62	23.62	61	13.68	11.75	66	28.95	9.42	82
Core deposits .....	18.24	16.88	65	32.63	25.99	76	33.64	26.88	78	6.89	11.23	46	17.04	7.29	83
Noncore funding .....	-39.89	-23.76	31	10.15	-2.41	70	11.20	-12.18	78	23.49	6.59	80	2.36	10.67	37

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....	10,648,546	8,685,673	9,496,870	7,938,341	6,921,688
Commit: Secured commercial real estate loans .....	3,982,239	3,104,927	3,308,453	3,086,298	2,422,695
Commit: Unsecured real estate loans .....	385,977	310,118	329,510	327,548	105,742
Credit card lines (reported semiannually, June/Dec) .....	1,146,928	856,284	983,173	724,063	542,585
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	243,757	213,280	195,736	203,578	177,476
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	258,515	358,722	250,432	116,128	72,320
Written options contracts (interest rate) .....	299,441	420,052	379,864	161,059	142,003
Purchased options contracts (interest rate) .....	106,526	1,562,906	1,611,028	2,872,253	83,565
Interest rate swaps .....	4,143,312	4,695,282	3,751,514	3,933,160	3,984,087
Futures and forward foreign exchange .....	350	7,358	0	264	195
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	30.07	22.45	78	26.05	21.74	71	27.19	22.01	75	28.55	23.52	71	27.65	24.05	68
Standby letters of credit .....	0.69	0.67	65	0.64	0.72	57	0.56	0.71	55	0.73	0.84	57	0.71	0.92	51
Commercial and similar letters of credit .....	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent .....	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts .....	13.58	49.75	41	21.13	51.68	49	17.16	48.62	44	25.47	68.47	57	17.11	65.81	49
Interest rate contracts .....	13.58	35.96	45	21.11	36.85	50	17.16	34.36	45	25.47	47.31	58	17.11	43.84	51
Interest rate futures and forward contracts .....	0.73	5.17	61	1.08	9.28	54	0.72	6.21	49	0.42	10.67	48	0.29	11.40	50
Written options contracts (interest rate) .....	0.85	1.82	56	1.26	2.30	56	1.09	2.18	54	0.58	2.47	53	0.57	2.16	56
Purchased options contracts (interest rate) .....	0.30	1.33	61	4.69	1.51	84	4.61	1.46	87	10.33	2.65	88	0.33	2.32	59
Interest rate swaps .....	11.70	20.67	49	14.08	22.27	47	10.74	20.83	41	14.15	28.86	48	15.92	26.74	58
Foreign exchange contracts .....	0	6.16	52	0.02	5.77	53	0	6.01	25	0	10.12	46	0	10.92	43
Futures and forward foreign exchange contracts .....	0	3.93	54	0.02	3.58	55	0	3.47	25	0	5.23	47	0	5.22	46
Written options contracts (foreign exchange) .....	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange) .....	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps .....	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other) .....	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	46.27	42.93	70	41.10	41.55	67	43.52	42.82	67	42.13	45.53	65	40.97	44.93	63

## Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	4,808,144	7,044,320	5,992,838	7,082,864	4,282,170
Interest rate contracts .....	4,807,794	7,036,962	5,992,838	7,082,600	4,281,975
Foreign exchange contracts.....	350	7,358	0	264	195
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	258,865	366,080	250,432	116,392	72,515
Written options .....	299,441	420,052	379,864	161,059	142,003
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	299,441	420,052	379,864	161,059	142,003
Purchased options .....	106,526	1,562,906	1,611,028	2,872,253	83,565
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	106,526	1,562,906	1,611,028	2,872,253	83,565
Swaps .....	4,143,312	4,695,282	3,751,514	3,933,160	3,984,087
Held for trading.....	3,324,874	4,244,189	3,264,639	0	0
Interest rate contracts .....	3,324,874	4,244,189	3,264,639	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	1,483,270	2,800,131	2,728,199	7,082,864	4,282,170
Interest rate contracts .....	1,482,920	2,792,773	2,728,199	7,082,600	4,281,975
Foreign exchange contracts.....	350	7,358	0	264	195
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	4,508,703	6,624,268	5,612,974	6,921,805	4,140,166
One year or less .....	338,810	1,537,094	348,673	1,036,096	609,578
Over 1 year to 5 years .....	2,201,148	3,091,978	3,205,423	4,103,513	2,018,646
Over 5 years .....	1,968,745	1,995,196	2,058,878	1,782,196	1,511,942
Gross negative fair value (absolute value) .....	127,356	216,495	181,150	85,869	50,870
Gross positive fair value.....	93,838	283,448	251,437	133,299	27,345
Held for trading.....	74,508	126,811	107,010	44,873	0
Non-traded.....	19,330	156,637	144,427	88,426	27,345
Current credit exposure on risk-based capital derivative contracts .....	80,978	261,512	233,165	131,388	23,925
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	<b>Percent of Notional Amount</b>														
Interest rate contracts .....	99.99	94.09	53	99.90	95.13	52	100	94.10	77	100	93.44	60	100	92.91	61
Foreign exchange contracts .....	0.01	3.27	50	0.10	2.75	52	0	3.49	25	0	3.20	44	0	3.39	42
Equity, commodity, and other contracts .....	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards .....	5.38	12.57	49	5.20	12.99	41	4.18	14.05	37	1.64	13.49	28	1.69	12.78	29
Written options .....	6.23	7.49	57	5.96	8.37	51	6.34	8.18	56	2.27	5.91	43	3.32	6.60	49
Exchange-traded .....	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	6.23	7.20	59	5.96	7.94	54	6.34	7.73	57	2.27	5.10	45	3.32	5.49	52
Purchased options .....	2.22	3.44	60	22.19	3.38	96	26.88	3.42	98	40.55	4.42	97	1.95	4.19	54
Exchange-traded .....	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	2.22	3.04	63	22.19	2.87	96	26.88	2.86	98	40.55	3.35	97	1.95	3.20	59
Swaps .....	86.17	71.23	56	66.65	69.92	38	62.60	68.76	36	55.53	69.75	27	93.04	70.34	67
Held for trading .....	69.15	40.60	56	60.25	43.50	49	54.48	43.53	50	0	44.16	18	0	46.31	18
Interest rate contracts .....	69.15	34.42	66	60.25	37.56	55	54.48	36.62	54	0	37.24	18	0	38.40	18
Foreign exchange contracts .....	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	30.85	59.40	43	39.75	56.50	50	45.52	56.47	50	100	55.84	81	100	53.69	81
Interest rate contracts .....	30.84	56.19	45	39.65	54.31	51	45.52	53.82	52	100	52.22	77	100	50.60	76
Foreign exchange contracts .....	0.01	0.38	66	0.10	0.28	72	0	0.46	34	0	0.34	67	0	0.57	65
Equity, commodity, and other contracts .....	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	93.77	91.87	39	94.04	89.91	47	93.66	91.48	41	97.73	93.86	51	96.68	94.47	47
One year or less .....	7.05	28.05	30	21.82	30.94	53	5.82	32.05	23	14.63	32.17	40	14.24	32.51	41
Over 1 year to 5 years .....	45.78	26.03	76	43.89	27.26	71	53.49	27.06	90	57.94	30.45	86	47.14	31.16	76
Over 5 years .....	40.95	30.08	63	28.32	28.48	51	34.36	29.56	56	25.16	28.09	51	35.31	28.71	59
Gross negative fair value (absolute value) .....	2.65	1.25	88	3.07	1.76	73	3.02	1.55	78	1.21	0.83	71	1.19	0.72	83
Gross positive fair value .....	1.95	1.68	60	4.02	2.69	74	4.20	2.23	94	1.88	1.19	79	0.64	0.85	33
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.04	0.05	69	0.08	0.07	74	0.06	0.07	72	0.04	0.06	72	0.03	0.06	66
Gross positive fair value (X) .....	0.03	0.07	49	0.11	0.11	62	0.09	0.09	65	0.06	0.07	71	0.01	0.06	46
Held for trading (X) .....	0.02	0.05	58	0.05	0.08	51	0.04	0.07	53	0.02	0.06	54	0	0.05	19
Non-traded (X) .....	0.01	0.01	46	0.06	0.02	86	0.05	0.02	87	0.04	0.01	91	0.01	0.01	78
Current credit exposure (X) .....	0.03	0.05	50	0.10	0.08	66	0.08	0.06	69	0.06	0.05	73	0.01	0.04	54
Credit losses on derivative contracts .....	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.30	0.63	47	1.05	1.03	61	0.90	0.85	63	0.55	0.73	70	0.11	0.53	50

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	285,050	94,777	94,777	83,575	67,240
Gross losses .....	27,029	20,695	49,333	28,468	30,400
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	5,664	5,155	9,962	12,386	12,358
Net losses .....	21,365	15,540	39,371	16,082	18,042
Provision for loan and lease losses .....	10,062	168,033	191,542	27,284	34,377
Adjustments .....	0	38,102	38,102	0	0
Ending balance .....	273,747	285,372	285,050	94,777	83,575
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Provision for loan and lease losses / Average assets .....	0.06	-0.14	87	1.10	0.85	71	0.59	0.51	65	0.10	0.15	45	0.15	0.14
Provision for loan and lease losses / Average loans and leases .....	0.09	-0.25	86	1.59	1.37	65	0.88	0.82	61	0.14	0.24	39	0.20	0.24
Provision for loan and lease losses / Net loan and lease losses .....	47.10	77.32	71	1,081.29	792.43	76	486.51	487.86	66	169.66	130.58	78	190.54	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.20	1.39	37	1.27	1.51	34	1.27	1.58	31	0.48	0.83	20	0.47	0.90
Allowance for loan and lease losses / Total loans and leases .....	1.19	1.37	38	1.26	1.48	35	1.26	1.55	32	0.48	0.81	20	0.47	0.89
Allowance for loan and lease losses / Net loans and leases losses (X) .....	6.41	15.27	28	9.18	11.83	61	7.24	11.58	51	5.89	8.03	58	4.63	7.54
Allowance for loan and lease losses / Nonaccrual assets .....	515.48	318.67	83	456.14	321.01	79	386.06	299.17	73	153.85	218.72	48	95.15	214.03
ALLL / 90+ days past due + nonaccrual loans and leases .....	498.49	260.68	87	442.14	244.42	84	374.09	244.34	77	149.92	151.73	60	93.49	160.51
Gross loan and lease losses / Average loans and leases .....	0.23	0.22	65	0.20	0.35	44	0.23	0.34	45	0.15	0.28	34	0.18	0.30
Recoveries / Average loans and leases .....	0.05	0.08	42	0.05	0.07	46	0.05	0.07	35	0.07	0.08	50	0.07	0.09
Net losses / Average loans and leases .....	0.19	0.13	65	0.15	0.28	46	0.18	0.27	47	0.09	0.21	34	0.11	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	45	0	0	45	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses .....	11.48	16.12	39	18.11	15.46	64	34.99	33.98	61	40.74	36.22	69	56.05	41.30
Earnings coverage of net loan and lease losses (X) .....	15.27	4.52	54	17.27	21.56	64	14.30	22.91	55	32.64	24.40	76	26.85	21.75
<b>Net Loan and Lease Losses By Type</b>														
Real estate loans .....	0	0.03	29	0.03	0.03	63	0.02	0.04	45	-0.01	0.01	16	-0.02	0.02
Real estate loans secured by 1–4 family .....	-0.02	-0.01	34	0.09	0.01	91	0.06	0.01	89	-0.02	0.01	19	-0.04	0.01
Revolving .....	-0.09	-0.05	23	0.08	0.01	78	0.05	0.01	75	-0.02	0.02	23	-0.02	0.03
Closed-end .....	0	-0.01	72	0.10	0.01	91	0.07	0	88	-0.01	0	21	-0.05	0.01
Commercial real estate loans .....	0	0.05	44	0.02	0.03	55	0.01	0.07	31	-0.01	0.01	12	-0.01	0.01
Construction and land development .....	0.01	0	84	-0.01	0	28	-0.01	0	36	-0.03	-0.01	25	-0.09	-0.03
1–4 family .....	0	0	57	0	0	59	0	0	59	0	0	20	0	-0.01
Other .....	0.01	-0.01	86	-0.01	0	25	-0.01	0	31	-0.03	-0.01	22	-0.09	-0.02
Multifamily .....	0	0.01	51	-0.03	0	3	-0.04	0	4	-0.14	0	1	0	0
Nonfarm nonresidential .....	0	0.07	25	0.03	0.05	56	0.02	0.11	32	0	0.02	51	0.01	0.02
Owner-occupied .....	-0.01	0.01	9	0.02	0.02	77	0.02	0.02	67	0.01	0.01	68	0.02	0.01
Other .....	0.01	0.06	57	0	0.03	58	0	0.08	10	0	0.01	26	0	0.01
Real estate loans secured by farmland .....	0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01	48	0	0
Commercial and industrial loans .....	0.58	0.20	87	0.29	0.46	47	0.48	0.47	60	0.21	0.37	39	0.19	0.31
Loans to individuals .....	0.35	0.78	33	0.84	1.41	40	0.61	1.13	38	1.64	1.17	71	3.54	1.16
Credit card loans .....	2.39	2.18	56	3.72	3.43	51	3.54	2.92	62	5.07	3.11	85	3.90	2.92
Agricultural loans .....	0	0.03	48	-2	0.15	1	-0.06	0.19	7	-3.16	0.08	2	-1.89	0.15
Loans to foreign governments and institutions .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases .....	0	0.08	37	0.02	0.13	49	0	0.15	40	0	0.15	32	-0.03	0.14

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases.....		15,086		18,724		40,547		34,348		58,979					
90+ days past due loans and leases .....		1,810		1,982		2,362		1,615		1,558					
Nonaccrual loans and leases.....		53,105		62,562		73,836		61,605		87,834					
Total past due and nonaccrual loans and leases.....		70,001		83,268		116,745		97,568		148,371					
Restructured 30–89 days past due .....		0		0		0		9		0					
Restructured 90+ days past due .....		0		0		0		0		0					
Restructured nonaccrual .....		6,340		6,552		6,561		8,269		8,759					
Total restructured loans and leases .....		6,340		6,552		6,561		8,278		8,759					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance .....		2,428		3,274		2,494		4,841		5,899					
Other real estate owned.....		6,683		16,462		8,542		29,487		15,165					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases.....	0.07	0.27	15	0.08	0.36	14	0.18	0.39	25	0.17	0.43	19	0.33	0.44	40
90+ days past due loans and leases .....	0.01	0.10	36	0.01	0.13	32	0.01	0.12	34	0.01	0.15	26	0.01	0.17	25
Nonaccrual loans and leases.....	0.23	0.58	13	0.28	0.61	18	0.33	0.66	19	0.31	0.51	30	0.49	0.54	48
90+ days past due and nonaccrual loans and leases.....	0.24	0.73	11	0.29	0.80	10	0.34	0.85	13	0.32	0.71	19	0.50	0.75	32
30–89 days past due restructured.....	0	0.01	19	0	0.01	16	0	0.01	16	0	0.01	26	0	0.02	12
90+ days past due restructured .....	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured.....	0.03	0.12	23	0.03	0.13	21	0.03	0.13	22	0.04	0.14	28	0.05	0.16	22
30–89 days past due loans held for sale .....	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale .....	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.07	0.27	15	0.08	0.37	14	0.18	0.40	25	0.17	0.43	19	0.33	0.44	40
90+ days past due assets .....	0.01	0.10	34	0.01	0.13	30	0.01	0.12	33	0.01	0.15	22	0.01	0.18	22
Nonaccrual assets .....	0.23	0.59	12	0.28	0.62	18	0.33	0.67	19	0.31	0.53	30	0.49	0.57	47
30+ days past due and nonaccrual assets .....	0.30	1.04	8	0.37	1.21	7	0.52	1.29	13	0.49	1.19	10	0.84	1.26	32
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.16	0.43	12	0.19	0.49	14	0.22	0.52	19	0.23	0.44	21	0.36	0.48	37
90+ days past due and nonaccrual assets + other real estate owned .....	0.17	0.46	14	0.24	0.52	16	0.24	0.55	19	0.33	0.48	38	0.42	0.52	40
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.18	0.52	13	0.25	0.56	17	0.24	0.60	15	0.35	0.53	27	0.44	0.60	35
Allowance for loan and lease losses .....	22.73	67.93	10	28.84	65.48	14	29.77	66.66	17	101.23	115.41	50	130.30	118.28	63
Equity capital + allowance for loan and lease losses .....	1.16	4.43	9	1.65	4.83	14	1.64	4.97	12	2.16	4.28	25	2.69	4.79	26
Tier 1 capital + allowance for loan and lease losses .....	1.88	5.28	12	2.85	5.98	17	2.75	6.05	19	3.97	5.65	37	5.17	6.16	45
Loans and leases + other real estate owned .....	0.27	0.88	10	0.36	0.92	13	0.38	0.97	11	0.48	0.85	22	0.61	0.96	28

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.07	0.24	22	0.05	0.39	11	0.11	0.39	17	0.16	0.38	21	0.28	0.42	37
	90+ days past due .....		0	0.12	34	0	0.15	27	0	0.16	32	0	0.16	31	0	0.22	12
	Nonaccrual.....		0.16	0.65	12	0.35	0.63	27	0.28	0.76	15	0.34	0.46	44	0.53	0.57	54
Commercial and industrial	30–89 days past due .....		0.06	0.17	25	0.12	0.23	37	0.31	0.23	74	0.16	0.31	34	0.39	0.30	72
	90+ days past due .....		0.02	0.02	70	0.02	0.03	63	0.03	0.03	63	0.02	0.05	49	0.02	0.05	57
	Nonaccrual.....		0.41	0.64	45	0.17	0.75	15	0.48	0.75	40	0.26	0.83	20	0.44	0.76	41
Individuals	30–89 days past due .....		0.26	0.55	34	0.52	0.58	47	0.27	0.83	19	0.71	0.83	42	1.18	0.84	70
	90+ days past due .....		0.06	0.07	65	0.17	0.13	75	0.08	0.14	54	0.16	0.17	67	0.17	0.16	71
	Nonaccrual.....		0.01	0.18	26	0.02	0.22	28	0	0.28	20	0.05	0.17	38	0.35	0.23	72
Depository institution loans	30–89 days past due .....			0		0	0.03	45		0		0	0	47	0	0	47
	90+ days past due .....			0		0	0	49		0		0	0	49	0	0	47
	Nonaccrual.....			0		0	0	48		0		0	0	48	0	0	48
Agricultural	30–89 days past due .....		0	0.16	29	0	0.31	28	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due .....		0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.69	24	0	0.80	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due .....			0.01			0			0			0.07			0.01	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due .....		0.02	0.11	51	0.04	0.14	49	0.28	0.18	74	0.33	0.20	72	0.84	0.17	94
	90+ days past due .....		0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0.11	0.01	94
	Nonaccrual.....		0	0.13	22	0	0.15	16	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.18	0.35	34	0.08	0.60	8	0.21	0.65	19	0.28	0.67	19	0.61	0.71	54
	90+ days past due .....	0	0.27	18	0	0.29	33	0.01	0.33	40	0.01	0.31	35	0	0.46	14
	Nonaccrual .....	0.52	0.82	38	0.75	0.84	54	0.70	0.89	50	0.79	0.73	62	0.91	0.86	62
Revolving	30–89 days past due .....	0.15	0.29	32	0.08	0.40	21	0.13	0.48	18	0.31	0.45	33	0.85	0.50	81
	90+ days past due .....	0	0.02	34	0	0.03	31	0	0.03	30	0	0.05	55	0	0.05	25
	Nonaccrual .....	0.27	1.05	24	0.46	1.27	33	0.43	1.13	33	0.53	1	42	0.30	1.17	22
Closed-end	30–89 days past due .....	0.19	0.36	40	0.08	0.61	10	0.25	0.65	24	0.26	0.70	21	0.46	0.75	37
	90+ days past due .....	0	0.29	18	0	0.33	34	0.01	0.38	43	0.01	0.35	39	0	0.53	16
	Nonaccrual .....	0.62	0.77	48	0.89	0.81	64	0.82	0.87	56	0.91	0.70	71	1.28	0.84	77
Junior lien	30–89 days past due .....	0.01	0.01	53	0	0.02	10	0	0.02	20	0	0.02	24	0	0.03	24
	90+ days past due .....	0	0	36	0	0	31	0.01	0	91	0	0	29	0	0	24
	Nonaccrual .....	0.03	0.04	48	0.04	0.05	49	0.02	0.04	35	0.04	0.04	53	0.05	0.06	61
Commercial real estate	30–89 days past due .....	0.03	0.14	28	0.04	0.23	24	0.07	0.26	33	0.13	0.18	47	0.17	0.17	56
	90+ days past due .....	0	0.01	55	0	0.02	22	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual .....	0.06	0.52	10	0.24	0.43	36	0.16	0.62	15	0.21	0.23	54	0.39	0.28	72
Construction and development	30–89 days past due .....	0	0.12	18	0.06	0.24	47	0.02	0.28	31	0.09	0.28	46	0.21	0.21	62
	90+ days past due .....	0	0.01	80	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual .....	0.03	0.36	39	0.13	0.25	54	0.07	0.41	40	0.09	0.20	52	0.16	0.19	61
1–4 family	30–89 days past due .....	0	0.02	33	0.03	0.04	66	0.02	0.03	62	0.04	0.06	62	0.08	0.06	69
	90+ days past due .....	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual .....	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0.07	0.02	83
Other	30–89 days past due .....	0	0.07	21	0.02	0.17	44	0	0.22	31	0.05	0.20	50	0.13	0.13	66
	90+ days past due .....	0	0	85	0	0	38	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual .....	0.03	0.29	46	0.13	0.18	61	0.07	0.35	46	0.09	0.17	61	0.09	0.15	56
Multifamily	30–89 days past due .....	0	0.06	28	0	0.08	24	0.04	0.09	56	0.13	0.08	76	0.11	0.10	67
	90+ days past due .....	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual .....	0.03	0.14	55	0.03	0.08	50	0	0.11	20	0.03	0.05	55	0.49	0.08	94
Nonfarm non-residential	30–89 days past due .....	0.05	0.14	35	0.04	0.20	30	0.10	0.23	44	0.15	0.14	54	0.17	0.17	54
	90+ days past due .....	0	0.01	29	0	0.02	27	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual .....	0.07	0.66	10	0.29	0.55	35	0.21	0.80	17	0.26	0.28	53	0.45	0.30	70
Owner Occupied	30–89 days past due .....	0.03	0.04	46	0.04	0.07	41	0.01	0.07	32	0.06	0.07	55	0.16	0.09	71
	90+ days past due .....	0	0	34	0	0.01	30	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual .....	0.03	0.25	19	0.16	0.24	42	0.14	0.27	32	0.16	0.16	58	0.26	0.17	71
Other	30–89 days past due .....	0.02	0.09	40	0.01	0.11	31	0.09	0.14	58	0.08	0.07	69	0.01	0.07	33
	90+ days past due .....	0	0.01	36	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual .....	0.03	0.40	20	0.14	0.24	45	0.07	0.44	21	0.10	0.10	58	0.19	0.13	71
Farmland	30–89 days past due .....	0	0.11	30	0	0.31	25	0	0.11	30	0	0.23	23	4.24	0.25	97
	90+ days past due .....	0	0	45	0	0.03	40	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual .....	0.36	1.10	54	0.65	1.24	46	0.44	1.13	50	0.59	0.84	56	9.02	1.23	93
Credit card	30–89 days past due .....	0.69	0.63	54	0.86	0.90	50	1.23	0.95	70	1.32	1.19	58	1.28	1.22	49
	90+ days past due .....	0.47	0.39	56	1.25	0.76	71	0.81	0.63	59	1.12	0.78	64	1.04	0.73	60
	Nonaccrual .....	0	0.08	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	3,108,426	3,095,122	3,103,913	3,141,030	3,184,915										
Retained earnings .....	1,700,317	1,290,979	1,481,093	1,184,183	833,130										
Accumulated other comprehensive income (AOCI) .....	146,099	164,526	175,849	30,534	-52,105										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	4,954,842	4,550,627	4,760,855	4,355,747	3,965,940										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	1,994,991	2,002,753	1,998,714	2,006,101	1,993,975										
Accumulated other comprehensive income-related adjustments .....	146,099	164,525	175,849	30,535	-52,105										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	2,813,752	2,383,349	2,586,292	2,319,111	2,024,070										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	2,813,752	2,383,349	2,586,292	2,319,111	2,024,070										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	217,126	217,632	217,126	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	123	123	123	123	123										
Additional tier 1 capital before deductions .....	217,249	217,755	217,249	123	123										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	217,249	217,755	217,249	123	123										
<b>Tier 1 Capital</b> .....	3,031,001	2,601,104	2,803,541	2,319,234	2,024,193										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	653,000	679,000	653,000	743,000	469,511										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	213,967	219,591	221,864	97,141	86,439										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	866,967	898,591	874,864	840,141	555,950										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	866,967	898,591	874,864	840,141	555,950										
Exited advanced approach tier 2 capital .....															
Total capital .....	3,897,968	3,499,695	3,678,405	3,159,375	2,580,143										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	35,082,717	32,830,426	34,467,621	27,552,013	24,721,519										
Less: Deductions from common equity tier 1 capital .....	1,994,991	2,002,753	1,998,714	2,006,101	1,993,975										
Less: Other deductions .....	0	33,744	0	0	0										
Total assets for leverage ratio .....	33,087,726	30,793,929	32,468,907	25,545,912	22,727,544										
Total risk-weighted assets .....	26,819,277	24,937,485	25,791,896	23,911,069	21,137,717										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	10.49	12.66	18	9.56	11.98	11	10.03	12.35	17	9.70	12.11	14	9.58	12.09	8
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	11.30	13.44	12	10.43	12.72	12	10.87	13.08	14	9.70	12.78	3	9.58	12.85	3
Tier 1 capital, column B .....	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	14.53	15.42	40	14.03	14.77	44	14.26	15.23	38	13.21	14.36	35	12.21	14.45	10
Total capital, column B .....	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	9.16	9.11	54	8.45	9.03	33	8.63	9.13	39	9.08	9.76	35	8.91	9.71	22
Supplementary leverage ratio, advanced approaches HCs .....		6.95			8.42			8.72			7.41			7.31	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
<b>Insurance Activities</b>																		
Total insurance underwriting assets .....			0			0			0			0				0		
Total property and casualty assets .....			0			0			0			0				0		
Reinsurance recoverables (P/C) .....																		
Total life and health assets .....			0			0			0			0				0		
Reinsurance recoverables (L/H) .....																		
Separate account assets (L/H) .....			0			0			0			0				0		
Total insurance underwriting equity .....			0			0			0			0				0		
Total property and casualty equity .....			0			0			0			0				0		
Total life and health equity .....			0			0			0			0				0		
Total insurance underwriting net income .....			0			0			0			0				0		
Total property and casualty .....			0			0			0			0				0		
Total life and health .....			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0		
Unearned premiums (P/C) .....			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0		
Separate account liabilities (L/H) .....			0			0			0			0				0		
Insurance activities revenue .....			5,631			5,471			10,055			9,344				9,332	2.92	94.24
Other insurance activities income .....			5,631			5,471			10,055			9,344				9,332	2.92	94.24
Insurance and reinsurance underwriting income .....			0			0			0			0				0		
Premiums .....			0			0			0			0				0		
Credit related insurance underwriting .....			0			0			0			0				0		
Other insurance underwriting .....			0			0			0			0				0		
Insurance benefits, losses, expenses .....			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0				0		
Life insurance assets .....			752,902			661,334			743,900			652,709				525,668	13.85	474.34

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	52.30			54.79			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	47.70			45.21			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets .....	13.29			11.01			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income .....	0.86	0.37	80	1.02	0.39	82	0.88	0.41	80	0.91	0.47	80	0.98	0.47	81			
Premium income / Insurance activities revenue .....	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income .....	30.92			40.01			38.23			34.91			44.54					
Other premium income / Total premium income .....	69.08			59.99			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C) .....	21.10			7.42			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H) .....	5.07			-31.13			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums .....	-395.05			620.37			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	22.78	11.54	92	22.91	11.35	94	24.09	11.03	95	27.04	11.51	96	24.94	10.22	96			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34			

## Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	93,447	51,867	82,064	39,049	4,727
Real estate loans.....	2,409	861	3,258	4,926	4,727
Commercial and industrial loans .....	91,038	51,006	78,806	34,123	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	93,447	51,867	82,064	39,049	4,727
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.64	34	0	0.93	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans .....		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....	80.17	-1.19	96	46.96	10.27	84	110.16	-2.40	95	726.08	22.48	94	-11.16	7.24	26
Total selected assets.....	80.17	3.19	93	46.96	5.10	86	110.16	2.04	94	726.08	12.40	95	-11.16	3.24	25
Deposits .....		9.07			10.22			3.46			10.36			5	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

## **Servicing, Securitization and Asset Sale Activities—Part 2**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans .....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans .....					
Home equity lines .....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....	4.91	3	3.60	4.58	6.61
Dollar Amount in Thousands		06/30/2021	06/30/2020	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		23,269	94,065	119,065	113,982	83,090	-75.26	80.38
Dividends .....		23,269	94,065	119,065	113,982	83,090	-75.26	80.38
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		2,439	1,175	3,725	2,545	1,213	107.57	-52.06
Dividends .....		45	72	119	178	169	-37.50	-99.11
Interest .....		2,394	1,103	3,606	2,367	1,044	117.04	4416.98
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....								
Dividends .....								
Interest .....								
Management and service fees .....								
Other income .....								
Total income from subsidiaries .....		25,708	95,240	122,790	116,527	84,303	-73.01	42.92
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		22,691	8,951	22,842	25,416	13,997	153.50	527.00
Total operating income .....		48,399	104,191	145,632	141,943	98,300	-53.55	124.00
<b>Operating Expenses</b>								
Personnel expenses .....		11,068	9,649	18,737	21,225	17,637	14.71	111.02
Interest expense .....		10,182	9,923	19,798	12,227	11,820	2.61	6185.19
Other expenses .....		2,956	3,924	6,985	7,696	7,193	-24.67	72.06
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		24,206	23,496	45,520	41,148	36,650	3.02	239.73
Income (loss) before taxes .....		24,193	80,695	100,112	100,795	61,650	-70.02	67.06
Applicable income taxes (credit) .....		-1,626	-4,084	-5,370	-4,458	-8,570		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		25,819	84,779	105,482	105,253	70,220	-69.55	63.17
Equity in undistributed income of subsidiaries .....		231,398	6,023	206,838	295,628	289,220	3741.91	439.02
Bank subsidiaries .....		230,628	5,366	205,327	294,354	288,728	4197.95	386.17
Nonbank subsidiaries .....		770	657	1,511	1,274	492	17.20	
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		257,217	90,802	312,320	400,881	359,440	183.27	337.80
<b>Memoranda</b>								
Bank net income .....		253,897	99,431	324,392	408,336	371,818	155.35	320.79
Nonbank net income .....		815	729	1,630	1,452	661	11.80	54.94
Subsidiary holding companies' net income .....		0	0	0	0	0		

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		5,173,049	91.53	4,760,866	90.81	4,972,160	91.20	4,653,310	4,096,348	8.66	310.37
Common and preferred stock .....		5,173,049	91.53	4,760,866	90.81	4,972,160	91.20	4,653,310	4,096,348	8.66	310.37
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		150,884	2.67	118,285	2.26	126,763	2.32	109,271	90,152	27.56	125.60
Common and preferred stock .....		150,884	2.67	118,285	2.26	126,763	2.32	109,271	90,152	27.56	125.60
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		263,493	4.66	318,790	6.08	275,806	5.06	182,035	93,511	-17.35	728.00
Cash and due from unrelated depository institution .....		2	0	173	0	82	0	56	532	-98.84	-94.87
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	
Intangible assets .....		20,139	0.36	20,139	0.38	20,139	0.37	20,139	20,139	0.00	
Other assets .....		44,413	0.79	24,669	0.47	57,228	1.05	21,160	25,562	80.04	498.15
Balance due from subsidiaries and related institutions .....		16	0	0	0	0	0	0	0	0	
Total assets .....		5,651,996	100.00	5,242,922	100.00	5,452,178	100.00	4,985,971	4,326,244	7.80	313.97
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	19,963	-100.00	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		416,235	7.36	415,359	7.92	415,639	7.62	495,142	212,534	0.21	
Other liabilities .....		6,319	0.11	6,010	0.11	6,281	0.12	7,462	3,150	5.14	651.37
Balance due to subsidiaries and related institutions .....		128,211	2.27	125,906	2.40	125,648	2.30	127,619	124,657	1.83	55.45
Total liabilities .....		550,765	9.74	547,275	10.44	547,568	10.04	630,223	360,304	0.64	433.93
Equity Capital .....		5,101,231	90.26	4,695,647	89.56	4,904,610	89.96	4,355,748	3,965,940	8.64	304.17
Perpetual preferred stock (income surplus) .....		217,126	3.84	217,632	4.15	217,126	3.98	0	0	-0.23	
Common stock .....		76,088	1.35	75,836	1.45	75,850	1.39	76,564	77,889	0.33	80.37
Common surplus .....		3,032,338	53.65	3,019,286	57.59	3,028,062	55.54	3,064,467	3,127,720	0.43	240.92
Retained earnings .....		1,629,580	28.83	1,218,367	23.24	1,407,723	25.82	1,184,183	833,130	33.75	400.47
Accumulated other comprehensive income .....		146,099	2.58	164,526	3.14	175,849	3.23	30,534	-52,105	-11.20	2885.27
Other equity capital components .....		0	0	0	0	0	0	0	-20,694		
Total liabilities and equity capital .....		5,651,996	100.00	5,242,922	100.00	5,452,178	100.00	4,985,971	4,326,244	7.80	313.97
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		2,316	0.04	504	0.01	0	0	2,460	0	359.52	
Loans and advances from nonbank subsidiaries .....		125,895	2.23	125,402	2.39	125,648	2.30	125,159	124,657	0.39	52.64
Notes payable to subsidiaries that issued TPS .....		121,900	2.16	121,404	2.32	121,653	2.23	121,157	120,662	0.41	52.38
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	2,080		
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	10.30	12.64	31	4.07	4.33	35	6.89	7.29	41	9.84	9.68	53	10.70	10.40	54
Bank net income / Average equity investment in banks .....	10.03	12.37	32	4.23	4.55	33	6.78	7.45	38	9.36	10.51	43	9.39	11.19	34
Nonbank net income / Average equity investment in nonbanks .....	1.18	13.40	24	1.28	7.01	35	1.39	9.75	29	1.46	7.89	27	0.79	7.10	29
Subsidiary HCs net income / Average equity investment in sub HCs .....		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income .....	98.71	96.24	31	109.50	91.35	61	103.87	88.16	60	101.86	82.22	46	103.44	82.56	55
Nonbank net income / Parent net income .....	0.32	3.10	44	0.80	6.35	49	0.52	3.59	45	0.36	5.93	41	0.18	3.78	42
Subsidiary holding companies' net income / Parent net income .....		67.52			71.95			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital .....	10.80	16.87	42	11.65	20.37	47	11.16	20.06	42	14.47	20.43	58	9.08	20.88	40
Total debt / Equity capital .....	8.16	11.60	52	8.85	14.50	54	8.47	14.41	49	11.37	14.31	63	5.86	14.69	47
Total debt + notes payable to subs that issued TPS / Equity capital .....	10.55	13.82	46	11.43	16.78	51	10.95	16.67	47	14.15	16.36	65	8.90	17.10	47
Total debt + Loans guaranteed for affiliate / Equity capital .....	8.16	11.69	51	8.85	14.81	53	8.47	14.68	48	11.37	14.56	62	5.86	15.14	47
Total debt / Equity capital – excess over fair value .....	8.16	11.71	52	8.85	14.64	54	8.47	14.52	49	11.37	14.51	63	5.86	14.81	47
Long-term debt / Equity capital .....	8.16	11.05	52	8.85	13.39	55	8.47	13.56	50	11.37	13.04	63	5.36	13.37	45
Short-term debt / Equity capital .....	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0.50	1.14	78
Current portion of long-term debt / Equity capital .....	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0.05	0.14	82
Excess cost over fair value / Equity capital .....	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt .....	26.63	39.10	36	21.49	29.33	43	26.62	34.67	39	21.86	28.44	47	14.85	28.63	39
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	104.37	103.07	59	103.91	103.11	58	103.96	102.81	59	109.34	103.22	80	105.56	103.10	67
Total investment in subs / Equity capital .....	104.37	108.26	46	103.91	110.49	43	103.96	110.16	44	109.34	111.07	64	105.56	112.48	49
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.43	0.25	66	1.01	0.67	67	0.62	0.47	59	1.01	0.36	79	0.61	0.35	68
Equity investment in subs – equity cap / Net income-div (X) .....	0.50	0.83	41	1.39	3.93	46	0.76	1.82	28	1.16	1.22	53	0.70	1.22	38
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	83.98	138.64	25	224.09	143.95	80	147.31	136.59	64	160.92	177.68	51	130.16	162.34	41
Cash from ops + noncash items + op expense / Op expense + dividend .....	91.40	130.64	31	212.23	154.33	72	105.59	147.24	26	160.96	190.27	42	139.05	174.91	37
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	79.22	103.17	35	206.67	148.07	75	151.39	134.08	69	187.30	116.34	88	135.29	103.19	81
Pretax operating income + interest expense / Interest expense .....	337.61	1,479.01	25	913.21	2,733.67	48	605.67	2,016.32	36	924.36	1,968.54	38	621.57	2,898.75	34
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	305.74	1,667.11	23	753.30	1,374.36	47	519.26	1,539.23	32	647.06	1,632.83	30	448.25	1,369.37	27
Dividends + interest from subsidiaries / Interest expense + dividends .....	56.45	153.06	18	274.11	169.52	78	159.92	150.43	62	187.78	210.80	50	147.19	188.90	40
Fees + other income from subsidiaries / Salary + other expenses .....	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X) .....		41.77			27.95			35.64			57.11		172.81	33.93	94
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	2.46	3.64	49	6	3.69	71	4.98	3.85	64	1.93	2.64	53	-0.87	2.61	19
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.21			0.05			0.10			0.04			0.24	
Nonaccrual .....		0.96			0.97			1.03			0.54			6.54	
Total .....		1.17			1.02			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.03	1.79	43	0.03	2.90	39	0.03	2.66	41	0.04	5.62	38	0.04	5.50	36
Combined thrift assets (reported only by bank holding companies) .....	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

## Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct													
<b>Payout Ratios — Parent</b>																
Dividends declared / Income before undistributed income.....	136.96	78.46	86	29.28	73.92	19	54.02	81.10	32	47.34	57.84	49	64.73	57.26	63	
Dividends declared / Net income .....	13.75	25.30	29	27.34	60.26	22	18.25	42.29	17	12.43	33.08	15	12.65	27.33	18	
Net income – dividends / Average equity.....	8.88	9.64	53	2.96	1.15	61	5.63	4.14	71	8.62	6.46	80	9.34	7.33	77	
<b>Percent of Dividends Paid</b>																
Dividends from bank subsidiaries .....	65.80	139.49	27	378.96	166.94	84	208.94	132.17	75	228.75	178.13	65	182.80	157.73	55	
Dividends from nonbank subsidiaries .....	0.13	3.97	65	0.29	3.69	72	0.21	3.41	60	0.36	7.53	52	0.37	7.13	60	
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42	
Dividends from all subsidiaries .....	65.93	193.08	19	379.25	205.70	83	209.15	174.85	70	229.11	260.40	54	183.17	215.26	43	
<b>Payout Ratios — Subsidiaries:</b>																
<b>Percent of Bank Net Income</b>																
Dividends from bank subsidiaries .....	9.16	36.56	22	94.60	82.59	56	36.70	60.28	29	27.91	66.55	19	22.35	60.71	15	
Interest income from bank subsidiaries.....	0	0.11	25	0	0.58	21	0	0.36	20	0	0.54	18	0	0.52	18	
Management and service fees from bank subsidiaries .....	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36	
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47	
Operating income from bank subsidiaries .....	9.16	38.35	20	94.60	98.26	53	36.70	62.88	28	27.91	69.36	17	22.35	63.43	14	
<b>Percent of Nonbank Net Income</b>																
Dividends from nonbank subsidiaries .....	5.52	54.17	44	9.88	52.25	50	7.30	56.39	39	12.26	82.95	35	25.57	51.40	46	
Interest income from nonbank subsidiaries.....	293.74	2.35	97	151.30	7.62	97	221.23	7.38	96	163.02	20.25	91	157.94	18.56	93	
Management and service fees from nonbank subsidiaries .....	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	2.96	38	
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48	
Operating income from nonbank subsidiaries .....	299.26	76.16	90	161.18	78.35	82	228.53	79.84	86	175.28	150.41	72	183.51	99.33	80	
<b>Percent of Subsidiary Holding Companies' Net Income</b>																
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56		
Interest income from subsidiary holding companies .....		5.39			15.38			8.40			6.54			3.95		
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43		
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01		
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19		
<b>Dependence on Subsidiaries:</b>																
<b>Percent of Total Operating Income</b>																
Dividends from bank subsidiaries .....	48.08	67.82	26	90.28	66.84	46	81.76	69.76	36	80.30	67.32	36	84.53	65.18	41	
Interest income from bank subsidiaries.....	0	0.39	24	0	1.06	21	0	0.63	20	0	0.80	18	0	0.92	18	
Management and service fees from bank subsidiaries .....	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37	
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47	
Operating income from bank subsidiaries .....	48.08	81.78	20	90.28	81.90	31	81.76	82.20	26	80.30	78.80	29	84.53	74.20	33	
Dividends from nonbank subsidiaries .....	0.09	2.67	65	0.07	2.05	65	0.08	1.95	55	0.13	2.65	50	0.17	2.57	58	
Interest income from nonbank subsidiaries.....	4.95	0.35	93	1.06	1.11	84	2.48	0.73	88	1.67	1.19	84	1.06	2.32	81	
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41	
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48	
Operating income from nonbank subsidiaries .....	5.04	6.48	73	1.13	6.25	65	2.56	4.70	67	1.79	7.29	56	1.23	7.64	60	
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42	
Interest income from subsidiary holding companies .....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43	
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49	
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39	
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			624.44	87.87	93
Loans and advances from subsidiaries / Total debt .....	30.80	28.31	62	30.31	33.86	60	30.23	27.08	60	25.77	28.33	59	53.62	26.53	76	